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09/995,545	11/28/2001	James C. Liu	16159.031001;P5754	9319

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EXAMINER

SHRESTHA, BIJENDRA K

ART UNIT PAPER NUMBER

3691

DATE MAILED: 11/27/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

**Office Action Summary**

<b>Application No.</b> 09/995,545	<b>Applicant(s)</b> LIU ET AL.	
<b>Examiner</b> Bijendra K. Shrestha	<b>Art Unit</b> 3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1)  Responsive to communication(s) filed on \_\_\_\_\_.
- 2a)  This action is FINAL.
- 2b)  This action is non-final.
- 3)  Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4)  Claim(s) 1-23 is/are pending in the application.  
4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5)  Claim(s) \_\_\_\_\_ is/are allowed.
- 6)  Claim(s) 1-23 is/are rejected.
- 7)  Claim(s) \_\_\_\_\_ is/are objected to.
- 8)  Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9)  The specification is objected to by the Examiner.
- 10)  The drawing(s) filed on 11/28/2001 is/are: a)  accepted or b)  objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11)  The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12)  Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
a)  All b)  Some \* c)  None of:  
1.  Certified copies of the priority documents have been received.  
2.  Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
3.  Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- 1)  Notice of References Cited (PTO-892)
- 2)  Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3)  Information Disclosure Statement(s) (PTO/SB/08)  
Paper No(s)/Mail Date 11/28/2001.
- 4)  Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_
- 5)  Notice of Informal Patent Application
- 6)  Other: \_\_\_\_\_

Art Unit: 3691

## DETAILED ACTION

### *Drawings*

1. The drawings submitted by applicant on 11/28/2001 are accepted by the Examiner.

### ***Claim Rejections - 35 USC § 102***

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

3. Claims are 19-23 rejected under 35 U.S.C. 102(e) as being unpatentable by Sipman et al., U.S. Patent No. 6,889,325 (reference A in attached PTO-892).

4. As per claim 19, Sipman et al. teach a system for transaction approval, comprising:

a clearing agency for the transaction approval; the clearing agency having a function to request for user authorization (see Fig. 1; where transaction server also act as a clearing agency and approves transaction processing after verifying authenticity of users and has network capability to request for user authorization);

means for communication, operatively coupled to the clearing agency (see Fig. 1; column 5, lines 12-16; where participating parties are connected by data network, i.e.,

Art Unit: 3691

Internet and transaction server is connected to financial institutions through Virtual Private Network (VPN)).

means for user authorization, adapted to be operatively coupled to the means for communication (see Fig. 4; Fig. 8; column 7, lines 10-30; where users submits request for authentication to transaction server; transaction sever processes request for authentication by comparing information stored in the profiles and receives verification or authorization from the transaction server).

5. As per claim 20, Sipman et al. teach claim 19 as described above.

Sipman et al. further teach the system, wherein the clearing agency comprises at least one server selected from the group consisting of an application server, a web server, and a database server (see Fig. 1; column 5, lines 9-11; where trusted data processing system is a transaction server designated as "1").

6. As per claim 21, Sipman et al. teach claim 19 as described above.

Sipman et al. further teach the system, wherein the clearing agency comprises: a function to determine whether a trusted transaction is elected (See Fig.1; where customer has choice to select use of transaction server or not during purchase of goods/services from the supplier)

7. As per claim 22, Sipman et al. teach claim 19 as described above.

Sipman et al. further teach the system, further comprising:  
a machine at a transaction site, the machine being operatively coupled to the means for communication (see Fig. 1; column 36-48)

8. As per claim 22, Sipman et al. teach claim 22 as described above.

Art Unit: 3691

Sipman et al. further teach the system of claim 22, wherein the machine is one selected from the group consisting of an automatic teller machine, a credit card reader, and a debit card reader (see Fig. 1; column 5, lines 12-15; where transaction occurs at internet and computer can read credit card or debit card when purchased online).

***Claim Rejections - 35 USC § 103***

9. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

10. Claims 1-18 are rejected under 35 U.S.C. 103(a) as being unpatentable over Sipman et al., U.S. Patent No. 6,889,325 (reference A in attached PTO-892) in view of Pearson et al., U.S. Pub No. 2002/0023032 (reference B in attached PTO-892).

11. As per claim 1, Sipman et al. teach a method for transaction approval, comprising:

submitting a transaction approval request from a transaction site to a clearing agency (see Fig. 9; Column 10, lines 66-67, column 1-5; where customer negotiate purchase in an Internet environment and transmits invoice to the transaction server for its verification and approval);

sending a response to the transaction approval request from the clearing agency to the transaction site (see Fig. 9; column 11, lines 44-58); and

Art Unit: 3691

Sipman et al. do not teach submitting a user authorization request from the clearing agency to a user device and receiving a response to the user authorization request.

Pearson et al. teach submitting a user authorization request from the clearing agency to a user device and receiving a response to the user authorization request (see page 1, paragraph [0005], [0014]).

Therefore, it would be prima facie obvious to one of ordinary skill in the art at the time of the invention was allow submitting a user authorization request from the clearing agency to a user device and receiving a response to the user authorization request of Sipman et al. because Pearson et al. teach submitting a user authorization request from the clearing agency to a user device and receiving a response to the user authorization request would prevent various types of software attacks on the system and additionally there is a danger that the merchant may cheat the customer out of money by putting through too much money or putting through transaction twice (Pearson et al., page 1, paragraph [0002]).

12. As per claim 2, Sipman et al. in view of Pearson et al. teach claim 1 as described above.

Sipman et al. further teach the method, wherein the user device comprises:  
at least one selected from a telephone, a wireless phone, a personal digital assistant, a pager, an internet appliance, and a computer (see column 6, lines 44-46;  
where user device include workstation at office, cybercafe, and a Personal Digital Assistant(PDA) with mobile phone function attached).

Art Unit: 3691

13. As per claim 3, Sipman et al. in view of Pearson et al. teach claim 1 as described above.

Sipman et al. further teach the method, wherein the response to the user authentication request comprises:

one selected from the group consisting of approval, denial, fraud, and a default response (see Fig 4; Fig. 8; where authentication request from first and second party sent to transaction server; approval, denial and fraud response from transaction server depends upon matching of profile saved in the server to that sent by the corresponding parties requesting authentication).

14. As per claim 4, Sipman et al. in view of Pearson et al. teach claim 1 as described above.

Sipman et al. further teach the method, wherein

the submitting a user authentication request and the receiving a response to the user authorization are via wireless communications (see Fig. 4; Fig. 8; column 6, lines 45-46: where PDA with mobile phone function attached would enable wireless communication).

15. As per claim 5, Sipman et al. in view of Pearson et al. teach claim 1 as described above.

Sipman et al. further teach the method, wherein the clearing agency comprises at least one server selected from the group consisting of an application server, a web server, and a database server (see Fig. 1; column 5, lines 9-11; where trusted data processing system is a transaction server designated as "1").

Art Unit: 3691

16. As per claim 6, Sipman et al. in view of Pearson et al. teach claim 5 as described above.

Sipman et al. further teach the method, wherein the database server comprises a database having therein information on a selected manner by which to submit the user authentication request (see Fig. 2; Fig. 4; column 1, lines 50-55; column, lines 30-42; where transaction server stores profiles of parties wishing to use services; profiles contains data necessary to provide data integrity, data authentication, authentication of parties, confidentiality or sensitive data privacy and irrefutability).

17. As per claim 7, Sipman et al. in view of Pearson et al. teach claim 6 as described above. Shipman et al. further teach the method, wherein

the database is a relational database (see Fig. 4; Fig. 8; where transaction server is a trusted data processing system that maintains profiles of consumer and vendors; verification of parties requires matching information supplied by parties through token to its saved profile in the database which Examiner interprets, required use of relational database model).

18. As per claim 8, Sipman et al. in view of Pearson et al. teach claim 6 as described above.

Sipman et al. further teach the method, further comprising:

querying a database for the selected manner by which to submit the user authentication request (see Fig.4; Figs. 8-11; where different user authentication service request is made to database of transaction server such as authentication of parties, payment authorization request, telebanking transactions, exchange of



Art Unit: 3691

marketing information between parties and request to access to certain service provider).

19. As per claim 9, Sipman et al. in teach a method for transaction approval, comprising:

submitting a transaction approval request from a transaction site to a clearing agency (see Fig. 9; Column 10, lines 66-67, column 1-5; where customer negotiate purchase in an Internet environment and transmits invoice to the transaction server for its verification and approval);

querying a database for a selected manner by which to submit a user authentication request (see Fig. 8; column 7, lines 10-30; where users submits request for authentication to transaction server; transaction sever processes request for authentication by comparing information stored in the profiles and receives verification or authentication from the transaction server);

sending a response to the transaction approval request from the clearing agency to the transaction site (see Fig. 9; column 11, lines 44-58; where transaction server send authorization or approval to transaction site, e.g., internet site where customer is purchasing goods/services from a vendor); and

Sipman et al. do not teach submitting a user authorization request from the clearing agency to a user device and receiving a response to the user authorization request.

Art Unit: 3691

Pearson et al. teach submitting a user authorization request from the clearing agency to a user device and receiving a response to the user authorization request (see page 1, paragraph [0005], [0014]).

Therefore, it would be prima facie obvious to one of ordinary skill in the art at the time of the invention was allow submitting a user authorization request from the clearing agency to a user device and receiving a response to the user authorization request of Sipman et al. because Pearson et al. teach submitting a user authorization request from the clearing agency to a user device and receiving a response to the user authorization request would prevent various types of software attacks on the system and additionally there is a danger that the merchant may cheat the customer out of money by putting through too much money or putting through transaction twice (Pearson et al., page 1, paragraph [0002]).

20. As per claim 10, Sipman et al. teach a method for transaction approval, comprising:

submitting a transaction approval request from a transaction site to a clearing agency (see Fig. 9; Column 10, lines 66-67, column 1-5; where customer negotiate purchase in an Internet environment and transmits invoice to the transaction server for its verification and approval);

determining whether a trusted transaction is elected (see Fig. 4; column 1, lines 50-53; where trusted transaction required all participants registered with transaction server with a profile; customer have choice to purchase without using trusted transaction);

Art Unit: 3691

sending a response to the transaction approval request from the clearing agency to the transaction site (see Fig. 9; column 11, lines 44-58; where transaction server send authorization to transaction site, e.g., internet site where customer is purchasing goods/services from a vendor).

Sipman et al. do not teach submitting a user authorization request from the clearing agency to a user device, if a trusted transaction is determined to be elected; receiving a response to the user authorization request from the user device, if the user authentication request was submitted.

Pearson et al. submitting a user authorization request from the clearing agency to a user device; receiving a response to the user authorization request from the user device, if the user authentication request was submitted (see page 1, paragraph [0005], [0014]).

Therefore, it would be prima facie obvious to one of ordinary skill in the art at the time of the invention was allow submitting a user authorization request from the clearing agency to a user device and receiving a response to the user authorization request of Sipman et al. because Pearson et al. teach submitting a user authorization request from the clearing agency to a user device and receiving a response to the user authorization request would prevent various types of software attacks on the system and additionally there is a danger that the merchant may cheat the customer out of money by putting through too much money or putting through transaction twice (Pearson et al., page 1, paragraph [0002]).

Art Unit: 3691

21. As per claim 11, Sipman et al. in view of Pearson et al. teach claim 10 as described above.

Sipman et al. further teach the method, wherein the user device comprises at least one selected from the group consisting of a telephone, a wireless phone, a personal digital assistant, a pager, an internet appliance, and a computer (see column 6, lines 44-46; where user device include workstation at office, cybercafe, and a Personal Digital Assistant(PDA) with mobile phone function attached).

22. As per claim 12, Sipman et al. teach a system for transaction approval, comprising

a clearing agency for the transaction approval; a network, operatively coupled to the clearing agency; and a user device adapted to be operatively coupled to the network for trusted transaction approval (see Fig. 1; Fig. 9; where transaction server as a clearing agency authorizes transaction requested by customer/supplier in the network operatively coupled to user devices).

Sipman et al. do not teach the clearing agency having a function to request for user authorization.

Pearson et al. teach the clearing agency having a function to request for user authorization (see page 1, paragraph [0005], [0014]).

Therefore, it would be prima facie obvious to one of ordinary skill in the art at the time of the invention was allow the clearing agency having a function to request for user authorization of Sipman et al. because Pearson et al. teach the clearing agency having a function to request for user authorization would prevent various types of software

Art Unit: 3691

attacks on the system and additionally, there is a danger that the merchant may cheat the customer out of money by putting through too much money or putting through transaction twice (Pearson et al., page 1, paragraph [0002]).

23. As per claim 13, Sipman et al. in view of Pearson et al. teach claim 12 as described above.

Sipman et al. further teach the system, wherein the clearing agency comprises at least one server selected from the group consisting of an application server, a web server, and a database server (see Fig. 1; column 5, lines 9-11; where trusted data processing system is a transaction server that stores profiles if its users).

24. As per claim 14, Sipman et al. in view of Pearson et al. teach claim 12 as described above.

Sipman et al. further teach the system, wherein the user device comprises one selected from the group consisting of a wireless phone, a personal digital assistant, an internet appliance, and a computer (see column 6, lines 44-46; where user device include workstation at office, cybercafe, and a Personal Digital Assistant(PDA) with mobile phone function attached).

25. As per claim 15, Sipman et al. in view of Pearson et al. teach claim 12 as described above.

Sipman et al. further teach the system, wherein the user device comprises a limited-resource device (user device such as PDA has limited resource in terms computational resources such as memory, storage space

Art Unit: 3691

and/or data processing capabilities particularly in comparison to other computational devices such as personal computers, for example).

26. As per claim 16, Sipman et al. in view of Pearson et al. teach claim 12 as described above.

Sipman et al. further teach the system, wherein the network comprises one selected from the group consisting of Internet, a virtual private network, a telephone network, a radio link, a satellite link, and a private network (see Fig. 1; column 5, lines 11-12; where participating parties are connected through Internet and payment network is through Virtual Private Network(VPN)).

27. As per claim 17, Sipman et al. in view of Pearson et al. teach claim 12 as described above.

Sipman et al. further teach the system, further comprising:  
a machine at a transaction site operatively coupled to the network (see column 6, lines 37-46; where transaction site is equipped with standard configured/personalized means for performing transactions; machine such as computer and a Personal Digital Assistant(PDA) with mobile phone function attached is available for other location).

28. As per claim 18, Sipman et al. in view of Pearson et al. teach claim 17 as described above.

Sipman et al. further teach the system, wherein the machine comprise one selected from the group consisting of an automatic teller machine, a credit card reader, and a debit card reader (see Fig. 1; column 5, lines 12-15; where

Art Unit: 3691

transaction occurs at internet and computer can read credit card or debit card when purchased online).

### ***Conclusion***

29. The prior art made of record and not relied upon is considered pertinent to applicant's disclosures. The following are pertinent to current invention, though not relied upon:

Feisher, David P. (U.S. Pub. No. 2002/0010679) teach information record infrastructure, system and method.

Fisher et al. (U.S. Pub No. 2003/0126094) teach Persistent dynamic payment method.

Gidron et al. (U.S. Pub No. 2002/0142760) teach system and method for aggregation of user applications for limited-resource devices.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Bijendra K. Shrestha whose telephone number is (571)270-1374. The examiner can normally be reached on Monday - Friday, 7:30 a.m - 5 p.m, 2nd Friday OFF.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Patrick Nolan can be reached on (571)270-1358. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Art Unit: 3691

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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